

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

**GILBERT JAMES,**

**Plaintiff,**

**v.**

**Civil Action No. 3:11cv00221**

**ENCORE CAPITAL GROUP, INC., *et al.***

**Defendants.**

**DECLARATION OF ANGELIQUE ROSS**

I, Angelique Ross, pursuant to 28 U.S.C. § 1746, declare and swear as follows:

1. I am over the age of 18 and competent to give this Declaration. I am associated with Midland Credit Management, Inc. ("MCM"), where I am a Consumer Relations Manager..

2. The facts set forth herein are based upon my review of MCM's business records, and if I were called upon to testify to them, I could and would competently do so.

3. I submit this Declaration in support of Defendants' Motion to Dismiss.

4. The document attached as Exhibit B to the Motion to Dismiss is a true and correct copy of the initial communication from MCM to Gilbert James.

5. I am voluntarily making this declaration of my own free will. I declare under penalty of perjury that the foregoing is true.

DATED: June 22, 2011

  
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Angelique Ross